

Keep a Bank Account.

There are several reasons why every farmer should keep a bank account, however small it may be at the beginning. First, he owes it to the business world. Nine-tenths of the business of the world is done on checks drawn on bank accounts, and the greater the deposits of money in the banks the greater the possible volume of business. Money in the bureau drawer or in an old stocking or tin can, or in the farmer's pocket, is out of circulation except as occasionally required in the business of the farm. The same money put in the bank is in circulation and capable of being used every day of the year. There was no great general prosperity until the banking system was developed, which makes the money of every man available for the use of every other man that needs it and manifests his worthiness by giving proper security.

The amount of reserve required for bank circulation is a measure of the multiplication of the power of money when put in a bank. In other words, as the reserve in country banks is 25 per cent, every dollar in the bank is quadrupled in its power. Bank deposits quadruple the working power of money by enabling it to be used three-fourths of the time, instead of lying idle all the time except as the farmer may want to use it.

The power of bank deposits may be clearly seen in times of panic. Panics are caused by a loss of confidence which induces farmers to withdraw their money on the one hand, and bankers to hoard it on the other, hence keeping it out of circulation. It lies idle in the shade instead of being compelled to work in the sunshine. Hence the farmer, dependent as he is on the business world to keep his deposits in a bank, where they can be used as occasion requires by man who need capital and are able to manage it as well as give the proper security.

Again, the farmer owes it himself to become a bank depositor. He thus becomes a vital part of the great business community. On this account he has a higher respect for himself, and should have. He becomes a partner in the world's work more effectively than he ever was before. A deposit in a bank is part of a farmer's education. It develops in him a sort of "saving grace." With money once in the bank, he will think twice before he withdraws it. The question arises in his mind: Do I really need to withdraw this money? Can I not just as well with a little sacrifice do without the proposed purchase. The same saving grace operates in his family. They begin to look upon this bank deposit as a sort of nest egg, as something that is liable to grow, something that can be depended on in times of sickness or emergency; and the family will watch the growth of this deposit and aim to increase it from time to time. Farmers are naturally free spenders. They have many and growing wants, legitimate wants that should be met, but it is always well to

think twice before you purchase anything. Furthermore, by having cash on hand you can always secure better bargains and, therefore, when he does spend money that has been deposited it is likely to go farther in the purchase of things for cash than if they are bought on credit.

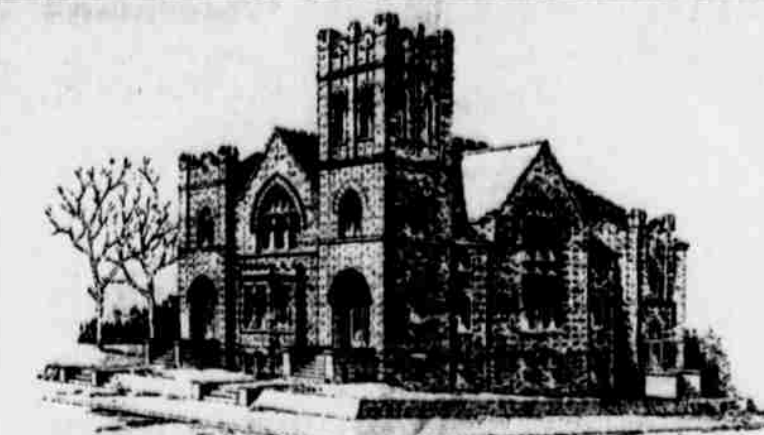
Again, the farmer with a bank account can treble or quadruple the working value of his surplus cash. To illustrate: Having opened a bank account, which slowly accumulates, the farmer may wish to make an investment of two, three, or even four times its size. By having a bank account, or by giving the bank the use of his money for six months in the year, he is entitled to borrow a larger amount, if first he has established his credit; that is, his reputation with the banker for prudence and sound judgment, which will enable him to purchase three or four times the amount that he could with the cash.

Many of our large stock breeders who handle three or four thousand dollars worth of stock during the year find it more economical in the end for them to borrow than to borrow than to depend upon their ready cash. In other words, they do not think it wise to limit their operations to the amount of money they may have on hand; but deposit it in the bank and then call on the banker for aid when the time comes to lay in their feeding stock.

In our recent travels we found sections where money was really scarce and where business was greatly hindered by the habit of hoarding of money, because they did not have faith in the banks of this country. Accustomed to postal savings banks, they were unwilling to trust anything but the government, and hence were constantly sending this hoarded money to their home countries for safe keeping or for investment. There are millions of actual cash lying hid in bureau drawers, old stockings, and tin cans, and buried in the earth, that would have tremendous earning power if put in the banks, so as to be available for the general business of the country. They are not all foreigners who do this. We heard of one American woman who had twelve thousand dollars hidden away, simply because she was afraid she might lose it if she put it in the bank. There would be a tremendous acceleration to the business of the country if these people could be given confidence in their fellow men.

The bank is after all the only safe place for keeping money. Money hidden away is a constant temptation to the thief, whether he steals directly or is able by various get-rich-quick schemes to delude people into thinking they can get something for nothing.

The thrift of the New England states is very largely due to the fact that a system of savings banks has developed in that section to a large extent panic-proof. The securities in which the savings banks there are allowed to invest are only of the very highest gilt-edged



M. E. CHURCH, SOUTH
JACKSON, MISSOURI
METHODIST CHURCH SOCIETY

The Methodists of this city may occupy their new church edifice by March 1st. This new church is a fine stone structure with an elegant inside finish, a pipe organ, well arranged pews, electric lighted, and a room for each Sunday school class. In fact it is a beautiful structure, and is twenty-five years ahead of Jackson. Now, if our citizens would put up other public build-

ings, such as hotels, opera house, Y. M. C. A. hall equal to the new court house and Methodist church our city would move forward. However, let us say here that all the church congregations of the city have new and very respectable church buildings except the Catholic congregation and we hear they may build soon.

type. This being known, and confidence being established in the management, which is generally without compensation, depositors feel perfectly secure when panic drives other classes almost insane for the time. Before opening an account assure yourself not merely of the integrity but the business capacity of the men who manage the bank. There is a common impression among farmers that national banks are the only safe and trustworthy guardians of the people's money. This is not always true. After all, the security lies in the character of the men who handle it. It is always safe to avoid banks that offer large inducements in the way of interest; for high interest means poor security the world over, whether given by the borrower or a bank. The bank simply undertakes to keep your money safe, or if left for a specified time; to give you a small rate of interest back to you when you ask for it, or loan an additional sum when you need it in the course of business. By all means open up a bank account, even if the sum should be but a few dollars to start with. It will pay you in the end; and in doing so you will do your part in contributing to the general welfare.—Wallace's Farmer.

Booze Did It.

On last Saturday John and Ed Lape, half-brothers, quarrelled in John Lape's barbershop in Allenville. Ed chased John around the room several times, and John was warning him all the time, but Ed still pursued with his knife. John shot and killed Ed. John is under arrest. Old Booze is at the bottom of the whole thing.

Piano Players!

Send 5c and the names of four piano players to me and I will send you the piano solo of my new two-step, "The Elysian." Or, for 15c, I will send the piano solo of my new rag, "A Bunch of Roses." These two-steps are swell for dancing—always call forth encores. Address,

W. M. BOWER,
Willow Springs, Mo.
Composer of music that pleases.

St. Louis Live Stock Market

Cattle receipts 4500. No prime well finished steers included. General trade 10 to 15c higher than the close of last week or 30 to 40c higher than a week ago, practically all the good to choice steers selling now at \$6.00 to \$7.00; medium to good killers \$5.00 to \$6.00. Good to choice heifers \$5.00 to \$6.00; medium to good \$4.00 to \$5.00. Good to choice cows \$4.00 to \$5.00. Good to choice bulls \$4.00 to \$5.00; sausage bulls \$2.75 to \$3.50. Canning cows \$1.25 to \$2.40. Top veal calves \$7.75. Good to choice feeders \$4.75 to \$5.25; medium to good \$4.00 to \$4.72. Good stock heifers \$2.90 to \$3.25.

Hog receipts 9000; market 15 to 25c higher; top \$7.00. Practically all the good mixed, butchers and packing hogs sold at \$6.50 to \$6.90, with choice heavy hogs at \$6.85 to \$7.00. Good pigs \$5.25 to \$5.90; light pigs \$4.50 to \$5.00.

Sheep receipts 1200. Market 15 to 25c higher. Good to choice lambs \$7.25 to \$7.75; good to choice yearlings \$6.40 to \$6.65; good to choice sheep \$4.85 to \$5.25.

This advance in all departments is due to light receipts, undoubtedly the result of recent storms, and in our opinion it only needs an opening of the roads to start liberal shipments of cattle, hogs and sheep, and we look for a break in values with the first signs of heavy receipts.

NATIONAL LIVE STOCK COMMISSION CO.

W. C. T. U. Noes.

Charles W. Eliot has said that nobody has any right to find life uninteresting or unrewarding who sees within the sphere of his own inactivity a wrong he can help to remedy or within himself an evil he can hope to overcome.

Kansas is making a move in the right direction: "Planning the organization of a special court system for the enforcement of the state prohibitory law" in each county, which will have nothing to do except to see to the enforcement of the prohibitory law and look

after the juvenile court business. Kansas has been pointed to as proof that "prohibition does not prohibit" by the friends of the saloon in the past. When it has the right kind of men behind her laws it can be signaled out as a strict prohibition state. The "great extravagance" of Kansas in establishing these courts will soon be pointed out as a great economy.

"The real white slave is the wife of the poor drunkard," declared Judge McKenzie Cleland before the Evanston Men Club in a recent address. "The blackest page in American history will be the page telling of our treatment of the drunkard, that unfortunate who is not a criminal, but whom we make one by locking him up. The criminal courts are at least one thousand years behind the times."—Home Herald.

The old Bourbon state is fast redeeming herself. Out of her 119 counties 93 are now wholly dry, 21 are partly dry, 4 are wholly wet and the case of one county which recently voted as a unit on prohibition is to be settled by process of courts. If they would break up the old senseless feuds over there Kentucky would soon be classed among the civilized states.

The W. C. T. U. held a memorial service on Jan. 28th in the afternoon at the Presbyterian church to the memory of Mrs. Clara C. Hoffman who was president of the State W. C. T. U. for twenty-five years. A very interesting program was rendered and many good things said of the beloved president.

The State W. C. T. U. have for their slogan this year 10,000 members for the year 1909. If all the unions could have a Roena Shaner the number would soon be increased. Several new members were added to the local union recently.

From Colorado.

Editor Herald:—We were sorry to know that our old friend, W. S. Wilkinson, had decided to leave the county of his nativity and seek new fields. We feel sure he will find good land and congenial neighbors in his new home. While disagreeing with Scott about many of his political nostrums, we were compelled to admire his faith in a party which everyone versed in the history of political parties of this country knew could only a mushroom growth. (N. B.—Now, Scott, this is no bid for an argument.)

Judging from the names given by your correspondent from the Spring school house a few weeks since, there are many Wilkinson's yet in the county. In passing, we should like to say that correspondence sent in by the schools is very interesting to those who were once citizens of that county. We beg to say, that, in the opinion of your humble scribe, the communication sent in from the Rieman school is the best one yet to appear in your columns. If the teacher had nothing to do with that paper, we would suggest that he had better look to his laurels else he will soon have a

pupil who will excel him in at least one branch. We are uninformed as to all pupils of that school, but we have had a very close acquaintance, for nearly fifteen years, with one that, in our judgment, ranks with the foremost women of all time. No doubt she would have outranked them all, but she was handicapped by her marriage. Through the influence of yours truly, assisted by a worthy citizen near Miller-ville, she now bears the surname of the undersigned.

From reports we judge your county has been unusually dry this winter. Not so here. Immense showers have fallen. It never rains here in winter, but some of the mountain counties report six feet of snow on the level. Should the Mississippi overflow its banks next summer we shall not be surprised. Snowslides occur almost every day, and many people and much stock are killed. There has been an unusual number of cloudy days this year, and much cold weather.

It is a far cry from the weather to politics, but we feel like saying that Missouri did better, far better, to elect Hadley governor than she did to elect Stone senator. The time is long since past when sensible people will believe that a man is wholly honest or dishonest, capable or incapable, because he is, or is not, a member of a certain political party or religious denomination. Parties do not make a people; people make parties. The only negro ever lynched in Cape county was hanged during Republican rule in that county. The only state treasurer who ever embezzled the funds of Missouri was a Democrat. The United States sub-treasury at St. Louis was "tapped" for a trifle of about \$71,000 during Republican control of that institution, and then Bill, gum shoe, alum Bill Stone, had the unmitigated "nerve" to introduce a bill in Congress to have Tom Akins re-im-bursed for the theft. Both Democrats and Republicans handled tainted money at Jefferson City and at St. Louis. Folk said they were neither Democrats nor Republicans—they were boodlers. He was right and may be always be so.

L. F. COWAN.

MARKET REPORT.

Flour, per cwt.	\$3.00 to \$3.20
Bran, per cwt.	1.20
Shipstuffs.	1.25
Cornmeal, per bu.	.60
Corn.	.65
Oats.	.45
Potatoes, Irish.	.85
Lard.	.09
Tallow.	.04
Bacon.	.09
Shoulders.	.07
Ham Smoked.	.10
Hides, green.	.06
Beeswax.	.25
Feathers.	.40 to .45
Hens.	.08
Cox.	.02
Spring Chickens.	.09
Turkeys.	.15
Ducks.	.08
Geese.	.05
Butter.	.20
Eggs.	.28

W. C. Swope just closed a successful revival meeting at Dexter and is now conducting one at East Prairie.